

STEVEN E. OZMENT. — *The Reformation in the Cities. The Appeal of Protestantism to Sixteenth-Century Germany and Switzerland*, New Haven and London: Yale University Press, 1975.

Steven Ozment, professor of history and religious studies at Yale, tries in this book to answer the intriguing question: why was the Reformation successful in so many German and Swiss cities and towns? During the course of the Reformation 50 of the 65 imperial cities subject to the Emperor recognised Protestantism permanently or temporarily. Most of Germany's towns and cities with a population in excess of 1,000 witnessed Protestant movements, and many of the largest became overwhelmingly Protestant.

Ozment promises his readers that he will attempt to answer the question by combining intellectual with social history. He feels that the new religion not only justified, but also gave rise to social changes. In his view, Protestantism fulfilled a widespread desire among the laity to be free from guilt, burdensome institutions and complex religious observances, while at the same time enhancing secular life and encouraging in its later stages obedience to secular authority.

In his previous book *Mysticism and Dissent. Religious Ideology and Social Protest in the 16th Century*, Ozment studied the growing disillusionment among some reformers after 1530 with the increasing institutionalization and discipline of Protestantism. There he explored the problem of the "new papacy" which arose as reforming pamphlets were replaced by tough new Protestant catechisms backed by secular authority, and he discovered a similarity between later medieval mystical writers and the leading post-1530 dissenters from Lutheranism and Calvinism. The original promise to free individual decision in matters religious turned out to be in some ways only an exchange of content within a similar authoritarian mould.

In his present book under review, Ozment fills in the period 1520 to 1530, hoping to explain the original acceptance on the part of governors in cities of the original Protestant message. He seems to hold that most urban magistrates who accepted Protestantism did so unwillingly, slowly and mainly in order to keep law and order locally. Preachers worked first upon the non-governing classes in cities, who then exercised pressure upon urban governments or rioted and threatened local city peace. He uses Frederick the Wise as an example of such a ruler, who compromised politically and religiously with the reformers and imperial power, demanding local consensus before he was prepared to tolerate the reformed religion and toss out the Mass and confession. Even his deathbed scene was religiously ambiguous in the end. Ozment is prepared, at the same time, to allow for religious conversions among some magistrates and bourgeois, who sought escape from "traditional religious superstition and tyranny."

Ozment begins his book with a magnificent historiographical discussion of trends in Reformation research, covering both the primarily intellectual schools and the social approaches. His three intellectual schools include Lortz-Gilson, who see the 15th century as one of decline, the Obermann-Ritter group, who view it as a time of flowering, and the "romantic ecumenists" Küng and Pesch, who hold that Martin Luther and Thomas Aquinas may have been saying the same thing in different ways. He also touches upon scholars such as Moeller, Guy Swanson, Gerald Strauss, Natalie Davis and Lucien Febvre, who try more for social explanations. Ozment then offers his book as a new light upon these problems of interpretation through a use of both intellectual and social approaches.

In his previous book *Mysticism and Dissent*, Ozment was unabashedly an intellectual historian. Though his present book is immensely profound and sensitive,

he still remains mainly an intellectual historian, who tries, through the pamphlets and catechisms of the reformers, to see what in their message may have appealed to urban rulers. To explain what these rulers felt or how the cities were constituted socially, Ozment relies on the research of others. Thus, while his attempt to link such work intellectual approach occasionally offers fascinating insights, he does not come much closer than others before him to answering the original question why (in some cases, not in all) the reformed religion was accepted, nor the different degrees of warmth or coolness in this reception. His short two-page conclusion is dedicated almost entirely to intellectual reasons for the acceptance of Protestantism. Although he does say most became Protestants not because of "great distant theological doctrines" but rather because of the "palpable institutional consequences of the Protestant program," he has done little in his book to prove this. In other words, that elusive bridge between intellectual and social, history, in this case, has not yet been constructed.

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S. G. CHECKLAND. — *Scottish Banking, A History, 1695-1973*, Glasgow and London: Collins, 1975.

Workers in the field of social history have, over the years, owed much to economic historians researching and writing in specialized areas, and Professor Checkland's new, definitive study of Scottish banking is a classic case of this. In an overall, comprehensive treatment of the subject, the remarkable and unique development of a banking system is not treated *in vacuo*, but is considered against the background of the commercial and industrial expansion of the nation. The people who founded, manned and headed the banks themselves are examined in detail, and this gives the book a quality of reality that is often lacking in many modern economic history studies. The same quality complements the brilliant clarity with which the more technical aspects of Checkland's analysis is conducted. Advanced, scholarly method and apparatus is brought to bear on the subject, and the result is a worthy, updated successor to A. W. Kerr's pioneer work, *A History of Banking in Scotland* (London, 1884).

Modern banking as we know it (especially in Canada) is largely a Scottish product, product of that country's brilliant phase of intellectual and economic advance in the eighteenth and early nineteenth centuries. As the author states, felicitously, in his preface, "The debate on banking among Scotsmen was a significant part of the Scottish European Enlightenment." This is no exaggeration. In 1695, a group of Scots, headed by Thomas Deans, procured an Act of the Edinburgh Parliament for the establishment of the Bank of Scotland, the first joint-stock private bank in Europe without state connections. By the late 1740s this small country boasted three such institutions in which the directors, partners and managers reflected the ruling and rising classes within the community — landowners, lawyers, judges, and merchants. From the start, the "Scotch bankers" showed ingenuity and originality which perplexed and at times frightened the more conservative London bankers who moved in the shadow of the Scot Paterson's state-backed monolith, the Bank of England. They issued paper money. They devised by the 1730s the system of "cash credits," or advances to persons of repute who had sureties to back them. This was the origin of the modern overdraft. They also pioneered at the same time the acceptance of deposits at interest — a revolu-